

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

DANIEL J MCCARTHY  
FRANCES K MCCARTHY  
Debtor(s)

Case No. 08-30904

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/13/2008.
- 2) The plan was confirmed on 02/06/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/29/2009, 01/22/2010.
- 5) The case was dismissed on 02/11/2010.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$343.60.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,830.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$4,830.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$304.12
Court Costs	\$0.00
Trustee Expenses & Compensation	\$264.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$568.35**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/ VERIZON WIRELESS	Unsecured	721.00	NA	NA	0.00	0.00
AT&T WIRELESS	Unsecured	31.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	820.00	1,073.94	1,073.94	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	453.48	453.48	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	900.00	856.40	856.40	856.40	0.00
CAPITAL ONE AUTO FINANCE	Secured	1,450.00	1,450.00	1,450.00	1,450.00	0.00
CREDITORS COLLECTION	Unsecured	3,384.00	3,284.00	3,284.00	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	1,022.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,434.00	2,765.26	2,765.26	0.00	0.00
EVERHOME MORTGAGE CO	Secured	29,369.28	0.00	0.00	0.00	0.00
EVERHOME MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,445.00	953.35	953.35	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	528.73	528.73	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	108.00	NA	NA	0.00	0.00
OSI COLLECTION SERVICES	Unsecured	215.00	NA	NA	0.00	0.00
QUEST DIAGNOSTIC	Unsecured	1,326.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,659.00	1,924.06	1,924.06	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,444.00	1,472.65	1,472.65	0.00	0.00
RUSH COPLEY	Unsecured	20.00	NA	NA	0.00	0.00
SAFEGUARD CONSTRUCTION CO	Unsecured	NA	98.41	98.41	0.00	0.00
SAFEGUARD CONSTRUCTION CO	Secured	4,266.00	4,266.00	4,266.00	1,955.25	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	8,502.00	8,725.45	8,725.45	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	4,667.00	4,734.14	4,734.14	0.00	0.00
SALLIE MAE GUARANTEE SVCS INC	Unsecured	2,927.00	5,173.26	5,173.26	0.00	0.00
SALLIE MAE SERVICING CORP	Unsecured	2,149.00	NA	NA	0.00	0.00
SENTRY CREDIT UNION	Unsecured	177.00	180.33	180.33	0.00	0.00
SHORT TERM LOANS	Unsecured	1,464.00	2,165.83	2,165.83	0.00	0.00
TRI STATE ADJUSTMENTS	Unsecured	65.00	65.00	65.00	0.00	0.00
VYRIDIAN REVENUE MGMT	Unsecured	52.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO FINANCIAL INC	Unsecured	911.00	975.28	975.28	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,306.40	\$2,306.40	\$0.00
All Other Secured	\$4,266.00	\$1,955.25	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,572.40</b>	<b>\$4,261.65</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$953.35	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$953.35</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,619.82</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$568.35</u>
Disbursements to Creditors	<u>\$4,261.65</u>

**TOTAL DISBURSEMENTS :** **\$4,830.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/20/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.